GOVERNMENT OF ANDHRA PRADESH

A B S T R A C T

Municipal Administration and Urban Development Department – APTIDCO - PMAY(U) - NTR NAGARS Scheme - Standard Operating Procedure (SOP) for re- allotment of leftover flats in cases of Low CIBIL Score/Death/ Over Age of the beneficiaries and due to cancellation of allotted flats in cases of unwilling/migrated/un-traced/ineligible beneficiaries - Identification of new beneficiaries for allotment of APTIOCO flats Modalities for collection of upfront contribution from the beneficiaries – Orders - issued.

MUNICIPAL ADMINISTRATION & URBAN DEVELOPMENT (UH) DEPARTMENT

G.O.Ms.No.39 Dated: 12-03-2025

Read the following:-

1. GO.Ms. No 263, MA&UD (UH) Dept., Dated 25.10.2016
2. G.O.RT No.609, MA&UD (UH) Dept. Dated: 20.06.2018.
3. GO.Ms.No.21, MA&UD (UH) Dept., dated 23.03.2021.
4. G.O.RI.No.429, MA&UD (UH) Dept., dated 05.07.2023.
5. Govt Memo.No.975749/UH/2018-1, D1:14.02.2018.

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O R D E R:

In the 1st & 2nd read above, Government have issued orders for constituting a committee headed by the District In-charge Minister for selection of PMAY (U) beneficiaries in a transparent manner through a public notification duly verifying the eligibility as per PMAY-HFA guidelines. Accordingly, the beneficiaries were selected by ULBs and approved by the respective DLSCs. Banks received selection lists and approved loans for the chosen beneficiaries.

2. However, over a period of time, issues such as allottees are unwilling to take the flats allotted (non-interested/unwilling beneficiaries), demise of the allottee (death cases). allottee not traceable or migrated, Unsatisfactory CIBIL Score of the allottee (Low CIBIL score) and allottee is over aged have crept in and significant no. of flats are to be re allotted. To address the issues. Government issued Standard operating procedure for re allotment of such flats vide reference 4th cited

3. Later due to certain financial and technical changes that have taken place viz development of portal to APTIDCO, change in nomenclature, revision of the beneficiary contribution, Migration of the beneficiary to house sites, etc which necessitates a revised SOP for re-allotment of the flats.

4. In the light of the above, the Managing Director, APTIDCO, has proposed to the Government the revised SOP for cancellation of allotment and selection of new beneficiaries for re-allotment of fiats and, the modalities for collection of upfront contribution from the allottees.

5. Government, after careful examination of the matter, hereby issue the following revised Standard Operating Procedure (SOP) guidelines for cancellation of non-interested applicants, re-allotment, selection of new beneficiaries and the modalities for collection of upfront contribution in supersession of guidelines issued in G.ORT.No.429 dated 05.07.2023.

Standard Operating Procedure (SOP) to be followed.

1. Allottee Bank Loan Rejected by Banker due to Over Age or Low CIBIL

In cases of allottee being overaged (elderly people)/having low CIBIL Score, the Municipal Commissioner shall examine the possibilities:

a. if beneficiary can pay the beneficiary contribution through self-finance in a single installment

(Or)

b. Allotment in Joint ownership with their family member who shall also be eligible as per the scheme guidelines (shall not be beneficiary of any other housing scheme and should not be a defaulter). Procedure mentioned below shall be followed.

Contd..2.,

- Fiat will be re-allotted on joint ownership i.e., original beneficiary and family member (with consent and necessary documents given) and Municipal Commissioners shall issue revised allotment proceeding to the banks for releasing bank loans.
- The sale agreement/Allotment letter issued earlier shall be recalled and only fresh allotment letter is to be issued in joint names in the name of the family member.
- To facilitate the above, a 15 days' notice shall be served to the Original allottee, to send his/her written consent of both original allottee and family member, along with details of the Joint Ownership proposed.
- The Municipal Commissioner shall verify the replies received from the beneficiaries/family members for Joint ownership
- The sale agreement/Allotment letter issued earlier shall be recalled and only fresh allotment letter is to be issued in joint names.

In case there is no response to the notices or response received is not convincing, details of Joint ownership not submitted within the notice period, the Municipal Commissioners shall follow the procedure mentioned at point IV and point V

II. Death of an Allottee:

In cases of Death of an allottee, the Municipal Commissioner shall examine the possibilities of allotment to interested eligible family member either by self- finance or through bank loan as per Banks norms.

- A 15 days' notice shall be served to the family member informing her/him, to send his/her written consent along with the necessary documents.
- The Municipal Commissioner shall verify the replies sent by the family members for Re-allotment along with required documents.
- Flat shall be re-allotted to the interested family member (with consent given), the Municipal Commissioners shall issue revised allotment proceedings.
- The sale agreement/Allotment letter issued earlier shall be recalled and the existing loan against the allotted flat in the name of deceased beneficiary is closed.

In case there is no response to the notices or response is not convincing within the notice period, the Municipal Commissioners shall follow the procedure mentioned at point IV and point V.

III. Allottee Not Interested/Not Traced/Migrated/Ineligible:

a. In cases an Allottee is not interested:

- Consent letter from the beneficiary shall be taken before proceeding for ro allotment.
- In case the beneficiary is not voluntarily giving consent letter and not coming forward to complete the Bank Loan and Registration Process. a 15 days notice period shall be served at the address to complete the Bark Loan and Registration Process.

b. In case an Allottee Migrated/Un Traced: A 15 days notice shall be served at the address to complete the Bank Loan and Registration Process.

c. In case an Allottee found to be ineligible: A 15 days' notice shall be served at the address to furnish explanation or proof of eligibility.

List of such cases shall be displayed in notice boards at the ULB Offices, Ward Secretariats, and other Government Offices, also publicized widely in the Local News Papers.

Contd..3.,

In case there is no response to the above notices, or the response is not satisfactory the Municipal Commissioners shall follow the procedure mentioned at point IV and Point. V below.

In respect of beneficiaries who have availed loans from the banks, re allotment/cancellation of not interested cases is not recommended and shall only be done in exceptional cases.

IV. Cancellation of Sale Agreement/Allotment in case of no response to the notices served:

- If the reply to the notice is not received within 15 days or the response submitted is not satisfactory, the Municipal Commissioners shall cancel the sale agreements and place the list of such cancellations before the Committee Constituted reference vide GO 1st cited.
- Upon the approval of the committee, the Municipal Commissioner must issue final allotment cancellation orders to the beneficiaries and update the present status in APTIDCO portal.
- Publicity for such cancelled cases should be given through local media along with the reasons for cancellation.
- The list of cancelled allotments shall be displayed in the notice board of ULBs' and all Ward Secretariats.

V. Selection of New beneficiaries in place of cancelled Beneficiaries:

- Municipal Commissioners shall arrive at the total number of category wise un allotted vacant flats.
- Publicity shall be given about the availability of the number of vacant flats for each category through local media and displaying it in ward secretariats.
- Identification of new beneficiaries who satisfies all the eligibility norms under PMAY (U) guidelines & thorough verification of GSWS platform.
- In identification process for new beneficiaries, priority shall be given to the beneficiaries who are eligible and have already paid beneficiary upfront contribution earlier but were not allotted flat and for whom the refund is pending.
- During allotment, priority shall be given to allot flats in the order of 430 sft, 365 sft and 300 sft. Allotment of 300 sft flats shall be taken up only after completion of 365 sft and 430 sft. flats.
- Municipal Commissioners shall ensure that 300 sft. flats are not allotted to the existing 365 and 430 sft. flats beneficiaries.
- The Municipal Commissioner shall mandatorily obtain consent of the beneficiary for allotment of flat in another category than the one opted by the beneficiary.
- Applicants opting to pay the entire Beneficiary Contribution upfront, without availing a bank loan, for 365 Sq Ft. and 430 Sq. Ft. units shall be given preference for allotment.
- Selection of beneficiary shall be done in a transparent manner by the committee. headed by District in charge Minister as mentioned vide G.O. Ms.No.263 of the MA & UD (UBS) Dept, dt. 25.10.2016.
- The Municipal Commissioner shall mandatorily place selected lists in all the cases (cancellation, re-allotment and fresh allotments) before the District Level Committee as per G.O. Ms.No. 263 of the MA & UD (UBS) Dept, dt. 25.10.2016 for approval.
- Allotment letters shall be generated online only in the respective Municipal Commissioner's login in APTIDCO portal (www.aptidco.ap.gov.in). Allotment letter shall not be generated in any other way.

Contd..4.,

- Municipal Commissioners shall ensure that the registered fiats are not re-allotted except in the case of Death of beneficiary before release of final instalment.

- In suppression of G.O.MS No 154, MA&UD (UH) Dept., 01:20-04-2017, Municipal Commissioners shall collect upfront contribution in single instalment instead of 4 instalments.

APTIDCO:

Shall constitute a special Cell/Help Desk to closely coordinate and guide the ULBs till the completion of the exercise.

Shall ensure that the model notice format(s) are communicated to the Municipal Commissioners concerned for uniformity.

MD, MEPMA:

Shall facilitate the bank linkage process in coordination with APTIDCO and Municipal Commissioners as instructed previously in vide reference 5th cited above.

For All Banks:

Layout wise details, new allotments and re-allotments shall be made available in the respective logins for processing of loans.

Banks shall only process the new loans based on the allotment list updated and approved by Municipal commissioners in APTIDCO portal (www.aptidco.ap gov.in).

Details of loans sanctioned, and disbursement details shall be updated in real time in the respective bank logins.

6. The Commissioner & Director of Municipal Administration, Andhra Pradesh and the Managing Director, APTIDCO shall take necessary further action in the matter accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

S SURESH KUMAR
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Managing Director, APTIDCO, Vijayawada.
The Commissioner & Director of Municipal Administration, Guntur.
Copy to:
PS to Minister for MA&UD.
PS to Principal Secretary to Government, MA & UD Department.
SF/SCs.

// FORWARDED BY ORDER //

SECTION OFFICER